

# EVENT SPECIAL ENROLLMENT PERIOD (SEP)



## Requirements for IFP GF/GM plans

Special enrollment event	Event notification timeframe	Who may be added to the existing GF/GM policy	Coverage effective date	Documentation required*
<b>ADD MEMBER TO EXISTING IFP GRANDMOTHERED/GRANDFATHERED POLICY</b>				
Marriage, including common law	Within 60 days of event	Only the new spouse and newly gained dependents	Effective the 1st of the month following event	Marriage certificate, common law affidavit (if applicable)
Birth	Within 60 days of event	Only the newborn	The date of the birth	Birth certificate, letter from the hospital or medical records
Adoption/foster care	60 days prior to event and within 60 days of event	Newly gained dependent/s	The date of the adoption, placement for adoption, or placement in foster care	Adoption or foster care documentation
Legal guardianship	60 days prior to event and within 60 days of event	Newly gained dependent/s	The effective date of the legal guardianship	Court-order documentation establishing the guardianship
Court-ordered coverage	60 days prior to event and within 60 days of event	Individuals named in court order, provided they are eligible dependents	The date of the required court-ordered coverage	Court order
Previously enrolled dependent loses credible coverage	60 days prior to event and within 60 days of event	Dependent who loses coverage: <ul style="list-style-type: none"> <li>• If previously enrolled, and under the age of 26, or</li> <li>• If previously enrolled and is over the age of 26 must be a full-time student and unmarried</li> </ul>	Effective the 1st of the month following event	Letter of loss of coverage from prior carrier

Special enrollment event	Event notification timeframe	Who may remain on existing coverage under new policyholder name	Coverage effective date	Documentation required*
<b>ABILITY FOR CURRENT IFP WELLMARK ENROLLEES (SPOUSE AND DEPENDENTS) TO MAINTAIN EXISTING PLAN BENEFITS DUE TO AN EVENT</b>				
Death of a policyholder/certificate holder	Within 60 days of event	Currently enrolled spouse and dependent/s in a Wellmark grandfathered/grandmothered plan	Effective the 1st of the month following event	Death certificate or obituary
Policyholder or certificate holder enrolls in Medicare	60 days prior to event and within 60 days of event	Spouse and dependent/s currently enrolled in a Wellmark grandfathered or grandmothered plan	Effective the 1st of the month following event	Copy of Medicare card
Policyholder or certificate holder enrolls in Medicaid	60 days prior to event and within 60 days of event	Spouse and dependent/s currently enrolled in a Wellmark grandfathered or grandmothered plan	Effective the 1st of the month following event	Copy of Medicaid confirmation letter
Policyholder or certificate holder enrolls in Medicare supplement or Medicare Advantage	60 days prior to event and within 60 days of event	Spouse and dependent/s currently enrolled in a Wellmark grandfathered or grandmothered plan	Effective the 1st of the month following event	Copy of Medicare supplement or Medicare Advantage application
Policyholder or certificate holder enrolls in Veterans Affairs (VA) coverage	60 days prior to event and within 60 days of event	Spouse and dependent/s currently enrolled in a Wellmark grandfathered or grandmothered plan	Effective the 1st of the month following event	Copy of VA confirmation
Policyholder or certificate holder enrolls in group coverage	60 days prior to event and within 60 days of event	Spouse and dependent/s currently enrolled in a Wellmark grandfathered or grandmothered plan	Effective the 1st of the month following event	Letter from employer/Confirmation of enrollment in employer coverage

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Special enrollment event	Event notification timeframe	Who may remain on existing coverage under new policyholder name	Coverage effective date	Documentation required*
<b>Policyholder or certificate holder enrolls in TRICARE coverage (basic training/active military service)</b>	60 days prior to event and within 60 days of event	Spouse and dependent/s currently enrolled in a Wellmark grandfathered or grandmothered plan	Effective the 1st of the month following event	Copy of confirmation of basic training or active military papers
<b>Enrolled dependent no longer meets dependent eligibility guidelines</b>	60 days prior to event and within 60 days of event	Currently enrolled dependent in Wellmark grandfathered or grandmothered coverage no longer meets dependent eligibility guidelines	Effective the 1st of the month following event	Copy of dependent validation form, proof of marriage or documentation from school showing date of no longer being a full time student.
<b>Divorce</b>	60 days prior to event and within 60 days of event	Spouse and dependents being removed from current Wellmark plan due to divorce	Effective the 1st of the month following event	Divorce decree or court order

\* Agent required to maintain copies of the documentation required for 10 years + 1 (11 years)  
 All events require a contract change form be submitted to Wellmark within the SEP timeframes

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